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transmitting a signal to the organization which is linked to the limited use credit card number, the signal including original transaction details if the limited use credit card number has not been deactivated;

performing a credit check on the user to determine whether authorization can be obtained against the limited use credit card number; and

transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number.

11. The method of any of claims 8 to 10 wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.
12. The method of any of claims 8 to 11 further comprising transmitting a signal to the merchant denying authorization of the card number if the credit card number has been deactivated.
13. The method of any of claims 8 to 12, wherein the limited use credit card number is associated with a master credit card number, further comprising:

transmitting a signal to a master credit card issuing facility which issued the limited use credit card number, the signal including original transaction details but with the limited use credit card number remapped to be a master credit card number if the limited use credit card number has not been deactivated;

determining whether authorization can be obtained against the master credit card number;

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remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant; and

transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number.

14. The method of claim 13, further comprising authorizing the transaction based on the results of the authorization determining step.
15. The method of claim 13, further comprising declining authorization of the transaction based on the results of the authorization determining step.
16. A method of conducting a settlement in a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated the master account number of a customer comprising the steps of:

transmitting a signal from a merchant to a central processing system according to leading digits of the limited use card number;

remapping the limited use credit card number with the master credit card number;

transmitting said remapped master credit card number to issuer processing facility which issued the master credit card number;

settling the transaction by payment, if appropriate, to the central processing system;

remapping the master credit card number back to the limited use credit

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card number; and

transmitting the limited use credit card number and payment information, if appropriate, to the merchant.

17. The method of claim 16, wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.
18. A method of providing remote access devices for accessing limited use numbers in a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated the master account number of a customer comprising the steps of:
  - submitting user authentication information and the master account number for entry into a database;
  - determining whether the user is a valid user of the master credit card number;
  - registering the user if the user is determined to be a valid user; and
  - obtaining, by registered user, a software package to which enables communication with a remote access device support server to enable the issuance of limited use card numbers.
19. The method of claim 18 wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction,

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... and a specific number of transactions.

20. The method of claim 18 or 19 further comprising:

using the software package to initiate communication with the remote access support server;

authenticating the user at the remote access support server;

requesting a limited use number by an authenticated user;

obtaining an available limited use number;

entering the limited use number and the specified limitations into the database such that the limited use number is associated with the user's information already in database; and

transmitting the limited use number to the user.

21. The method of any of claims 18 to 20, further comprising: specifying by the authenticated user any additional transaction limitations desired.

Fig. 1

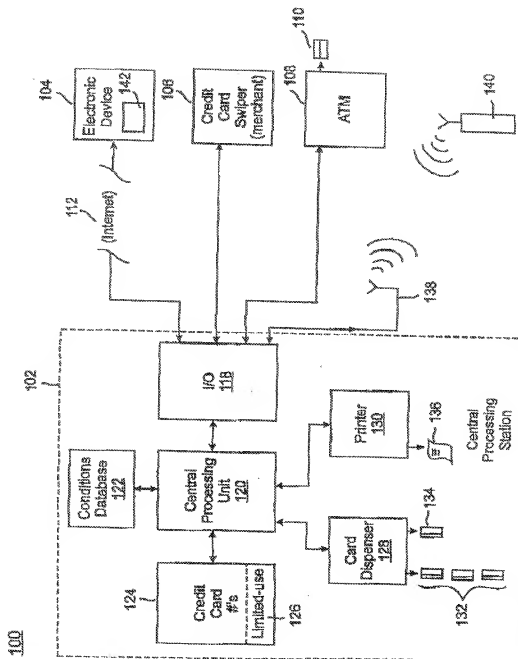


Fig. 2

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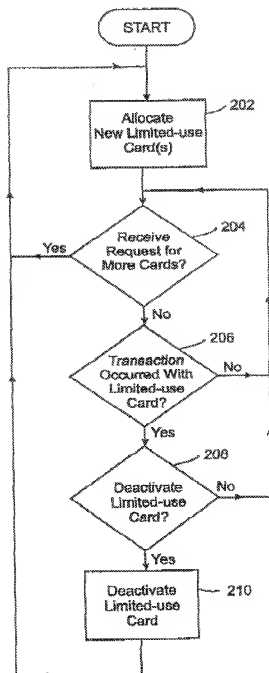


Fig. 3

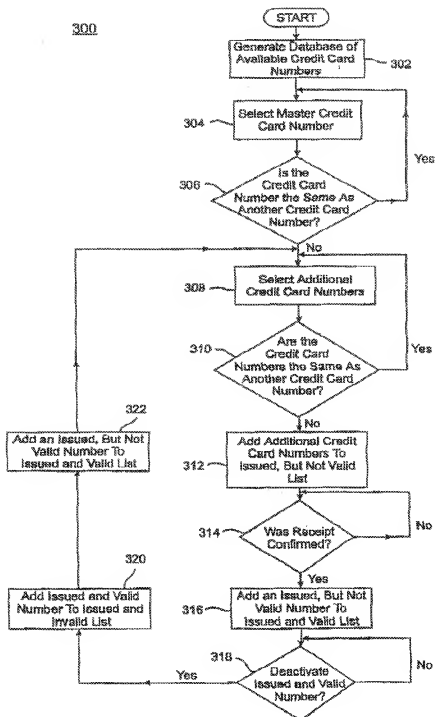


Fig. 4

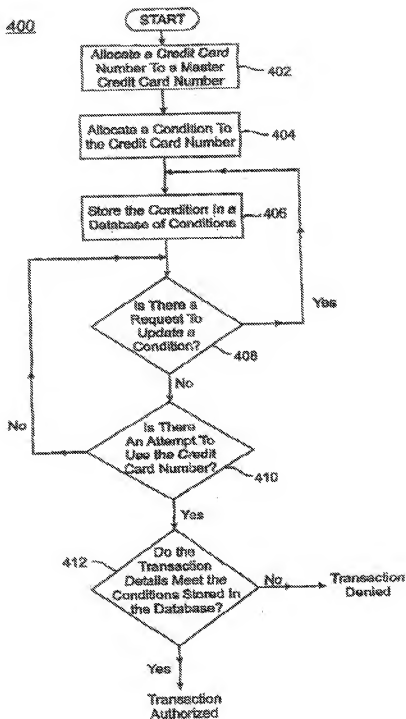




Fig. 5

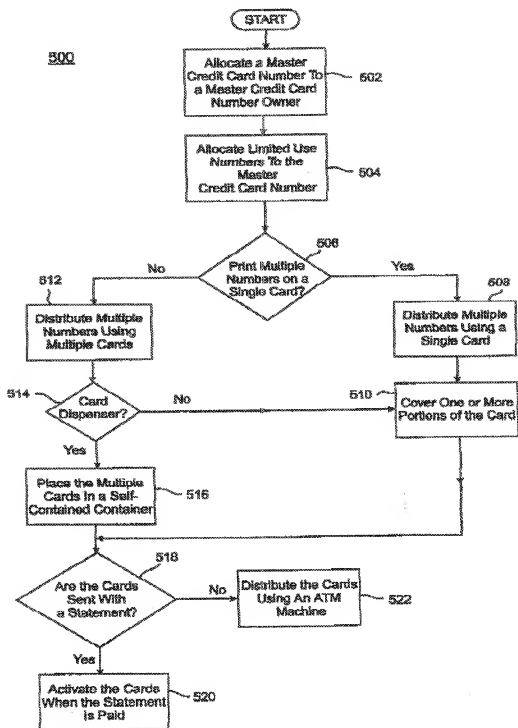


Fig. 6

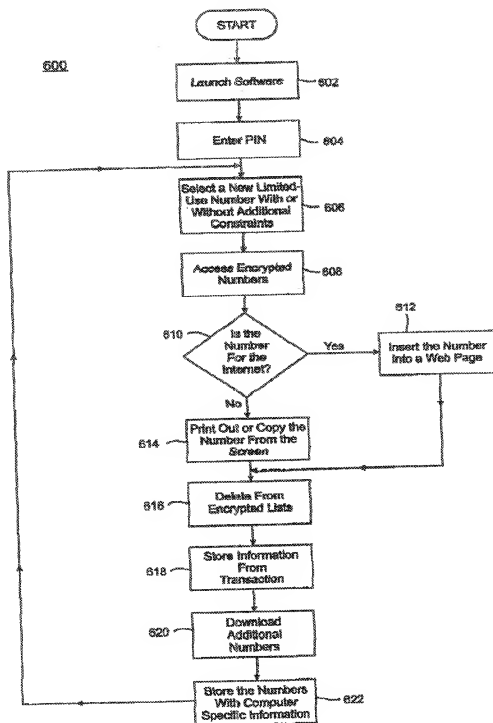


Fig. 7

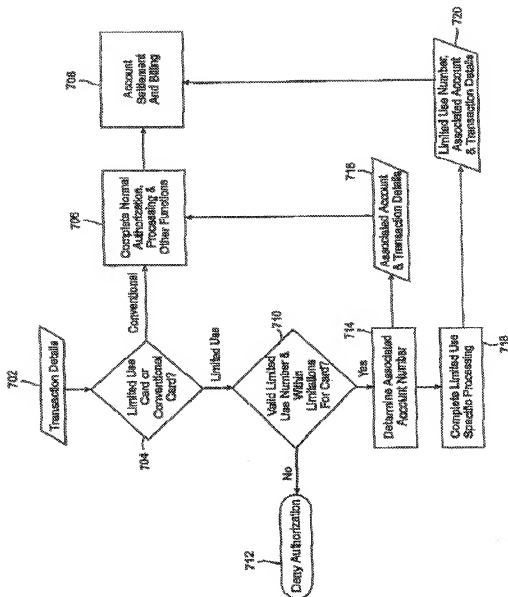


Fig. 8

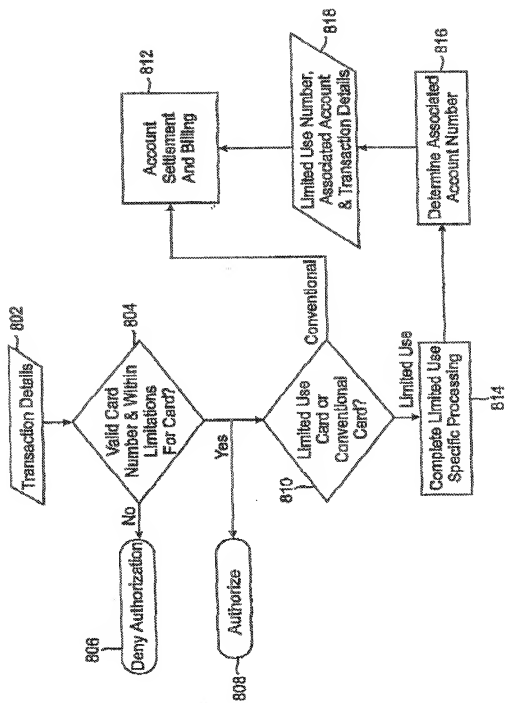


FIG. 9

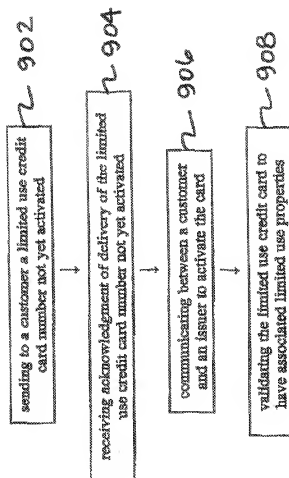
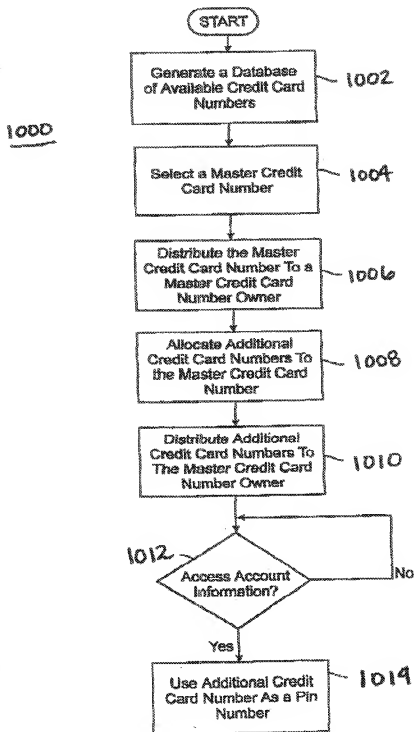


FIG. 10



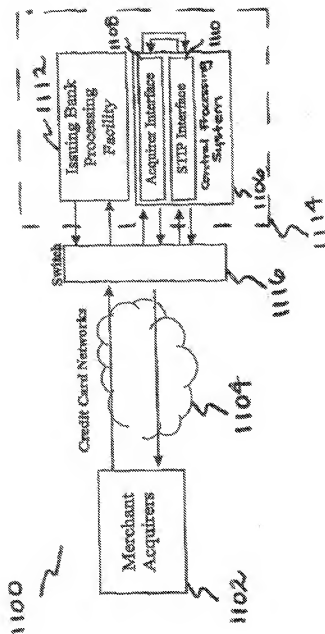


FIG. 11

FIG. 12

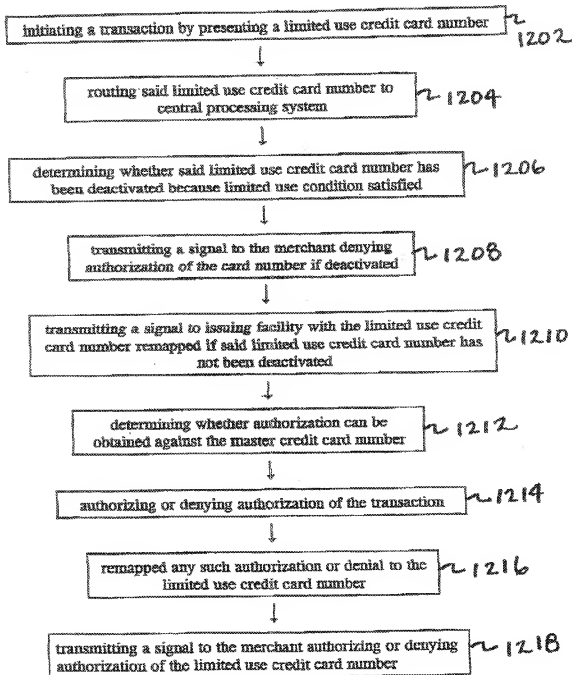
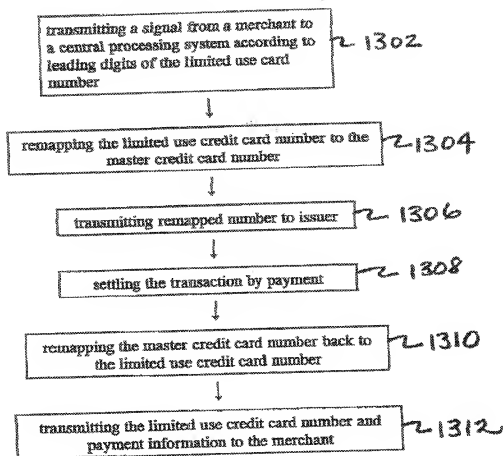




FIG. 13



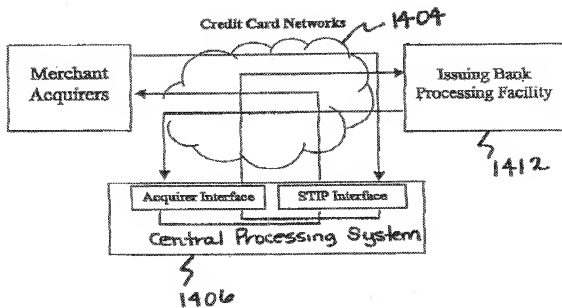


Fig. 14

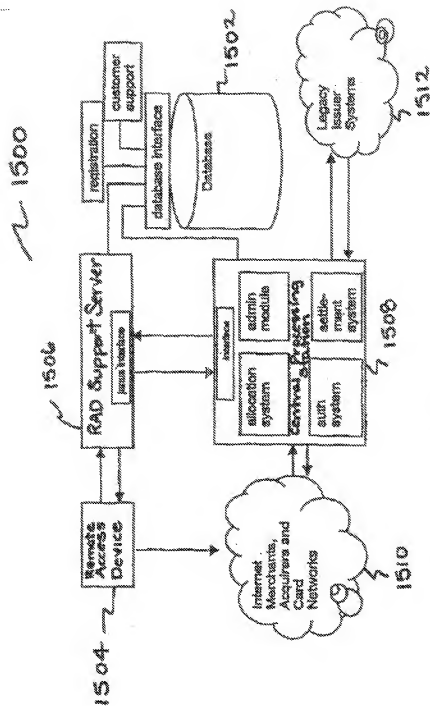
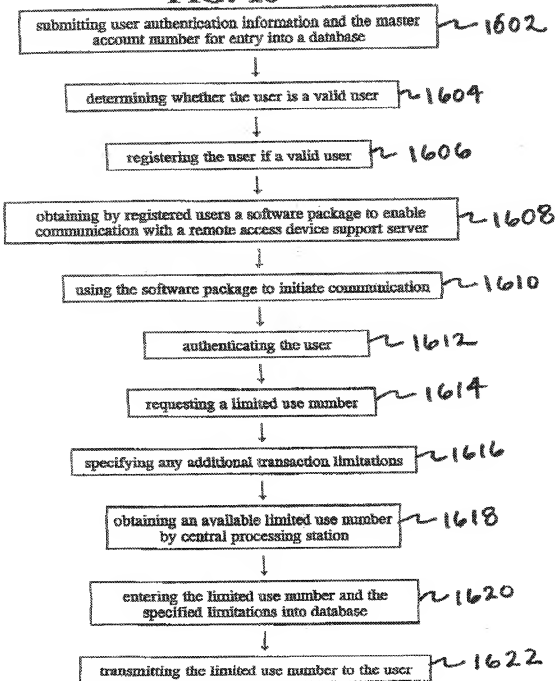


FIG. 15

**FIG. 16**

## INTERNATIONAL SEARCH REPORT

International Application No.

PCT/IE 00/00025

A. CLASSIFICATION OF SUBJECT MATTER  
IPC 7 G07F/10 G07F19/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passage                                    | Relevant to claim No.                 |
|------------|--|---------------------------------------|
| Y<br>A     | WG 98 30985 A (AEROTEL)<br>16 July 1998 (1998-07-16)<br>the whole document   | 1,2,8,9,<br>18,19<br>3-5,<br>10-15,20 |
| Y<br>A     | US 5 777 305 A (M. BROOKS SMITH)<br>7 July 1998 (1998-07-07)<br>abstract; claims; figures                            | 1,2,8,9,<br>18,19                     |
| A          | GB 2 305 393 A (POWERHOUSE MARKETING)<br>9 April 1997 (1997-04-09)<br>the whole document                             | 1,2,6,8,<br>9,18,19                   |
| A          | EP 0 590 861 A (AT & T)<br>6 April 1994 (1994-04-06)<br><br>abstract; claims; figures<br>column 3, line 15 - line 42 | 1-5,<br>8-15,<br>18-20                |

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☒ Further documents are listed in the continuation of box C.☒ Patent family members are listed in annex.

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Date of the actual completion of the international search

24 May 2000

Date of mailing of the international search report

02/06/2000

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In. national Application No  
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## C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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Information on patent family members

International Application No

PCT/IE 00/00025

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